

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

KEVIN P STOLTZ

Debtor(s)

Case No. 19-70358JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/13/2019.
- 2) The plan was confirmed on 07/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/20/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/25/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,805.00.
- 10) Amount of unsecured claims discharged without full payment: \$169,364.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$112,952.85  
Less amount refunded to debtor \$2,320.50

**NET RECEIPTS: \$110,632.35**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,310.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,473.04  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,783.04**

Attorney fees paid and disclosed by debtor: \$690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	4,000.00	5,355.72	5,355.72	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	8,000.00	9,520.81	9,520.81	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Secured	10,007.00	9,565.77	9,565.77	9,565.77	1,129.75
AMERICAN PRIDE CREDIT UNION	Unsecured	2,000.00	1,868.13	1,868.13	0.00	0.00
AMERICAN PRIDE CREDIT UNION	Unsecured	3,000.00	2,760.30	2,760.30	0.00	0.00
ARC FEDERAL CREDIT UNION	Unsecured	5,000.00	5,114.60	5,114.60	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	1,400.00	1,694.31	1,694.31	1,400.00	0.00
BANK OF AMERICA NA**	Unsecured	6,456.00	NA	NA	0.00	0.00
BLAIR COUNTY DOM RLTS OFC**	Priority	1,007.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	5,079.00	4,654.24	4,654.24	4,654.24	527.89
CAPITAL ONE NA**	Unsecured	287.00	468.65	468.65	0.00	0.00
CHRYSLER CREDIT	Priority	0.00	NA	NA	0.00	0.00
CHRYSLER CREDIT	Unsecured	28,000.00	NA	NA	0.00	0.00
COLONIAL SAVINGS FA	Secured	56,000.00	54,826.30	0.00	28,616.94	0.00
COLONIAL SAVINGS FA	Secured	0.00	896.42	896.42	896.42	0.00
CREDIT FIRST NA*	Unsecured	2,000.00	2,430.55	2,430.55	0.00	0.00
CVI SGP ACQUISITION TRUST	Unsecured	8,284.00	8,807.59	8,807.59	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	2,400.00	2,768.63	2,768.63	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,500.00	6,268.20	6,268.20	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Secured	42,000.00	42,765.23	0.00	27,970.33	0.00
FIRST COMMONWEALTH BANK(*)	Secured	0.00	369.42	369.42	369.42	0.00
LVNV FUNDING LLC	Unsecured	3,977.00	4,203.96	4,203.96	0.00	0.00
LVNV FUNDING LLC	Unsecured	21,000.00	22,671.10	22,671.10	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	12,000.00	12,233.52	12,233.52	0.00	0.00
PERITUS PORTFOLIO SERVICES*	Secured	25,000.00	24,806.33	24,806.33	24,806.33	4,312.22
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,000.00	5,866.39	5,866.39	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,359.00	5,777.63	5,777.63	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,200.00	1,513.91	1,513.91	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,600.00	8,646.94	8,646.94	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	10,019.00	11,220.30	11,220.30	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,337.00	1,551.42	1,551.42	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,363.00	7,581.18	7,581.18	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,300.00	1,641.17	1,641.17	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,196.00	2,511.88	2,511.88	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	504.00	711.88	711.88	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	721.00	958.38	958.38	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	380.00	570.13	570.13	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	198.00	190.72	190.72	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$56,587.27	\$0.00
Mortgage Arrearage	\$1,265.84	\$1,265.84	\$0.00
Debt Secured by Vehicle	\$29,460.57	\$29,460.57	\$4,840.11
All Other Secured	\$9,565.77	\$9,565.77	\$1,129.75
<b>TOTAL SECURED:</b>	<b>\$40,292.18</b>	<b>\$96,879.45</b>	<b>\$5,969.86</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$134,908.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,783.04</u>	
Disbursements to Creditors	<u>\$102,849.31</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$110,632.35</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/24/2024

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.